# What's Up With My Cal Grant? Answers to Student's Questions about the Cal Grant Award Process

### Questions and Answers from the August 11, 2004 session

These questions and answers have been clarified and consolidated from the original session questions. The questions follow the outline of topics covered during the session. Questions unrelated to the presentation have not been included in this document. Please email <a href="mailto:OTDTraining@csac.ca.gov">OTDTraining@csac.ca.gov</a> for information regarding other questions.

### **Application Process**

### Where can we get Cal Grant applications? How does a student apply?

To apply for a Cal Grant, a student will file a Free Application for Federal Financial Aid (FAFSA) by the appropriate deadline. The easiest way to file a FAFSA is on-line at www.fafsa.ed.gov Online access for the next school year begins in January. Paper FAFSA applications are available at California colleges and universities by December or can be obtained by calling the Federal Student Aid Information Center at (800) 433-3243.

In addition to the FAFSA, to receive Cal Grant consideration the Student Aid Commission also must receive a school certified Grade Point Average by the deadline.

## **GPA Submission Questions**

### What are the minimum GPAs to qualify for a Cal Grant?

Cal Grant A = 3.00, Cal Grant B = 2.00, Transfer Entitlement = 2.40 Community College GPA for both A and B. Cal Grant C has no minimum GPA, but applicants should be encouraged to submit a GPA because this contributes extra points in the Cal Grant C competitive award selection.

### Are college GPAs to be calculated on degree applicable units only?

Generally, yes. Please be aware, however, that the specific GPA calculation requirements are spelled out for colleges each year in a Grant Operations Memo (GOM). Schools are responsible for calculating the GPA in the manner spelled out in those memos. The GOM that explained the 2004/05 calculation requirements was GOM 2003-09, released October 22, 2003.

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### Is timely GPA submission determined based on a postmark?

For WebGrants submissions, the system date is recorded upon submission. For mailed GPA verifications, the postmark is reviewed.

If a reestablished GPA is submitted for a student, but they are found ineligible for Cal Grant B due to being over the income ceiling, will they be considered for Cal Grant A?

No. Reestablished GPAs, calculated on at least 16 CC units but less than 24 CC units, are used to consider a student only for a Cal Grant B. Full consideration for all Cal Grant programs is given only to those submitting a 'regular' college GPA calculated on at least 24 units.

A reestablished GPA can be calculated if an applicant has completed 16 units at a Community College. What if they have completed only 16 units at a private college, CSU or UC?"

For students attending college other than a community college, a college GPA calculated on at least 24 semester units must be submitted. If the student has not yet earned 24 units, then a high school GPA should be submitted. The reestablished GPA is only for California Community Colleges.

What if a student simply does not feel like going back to their old high school and, knowing they have 16 units at a community college, uses the GPA from the CC? How will this affect their Cal Grant application?

To understand the answer below, please understand these facts:

- A community college certifying a reestablished GPA will flag the GPA as reestablished.
- A reestablished GPA can only be used for a Competitive Cal Grant B.
- Only a high school GPA can be used for Entitlement purposes.
- A high school GPA can be used for Competitive purposes.

If the student's high school GPA is higher than their reestablished GPA, the student who does not wish to pursue getting their high school GPA certified receives no Entitlement consideration and will only be considered for Cal Grant B using their lower reestablished GPA.

What do we do when we have an "older" student who is going back to school, has never attended any college before and has been out of high school for 30 years, do we still use the high school GPA and go from there?

They can use the high school GPA or, since that GPA is older than five years, they have the option of using either ACT, SAT or GED test scores.

#### When can GPAs be submitted?

School certified GPAs are accepted beginning in October prior to the filing deadline. Of course, for colleges, GPAs submitted after Fall grades are posted will likely be different then those posted earlier. GPA submission rules state that the GPA must include grades available at the time of certification. Therefore, a school could certify more than one correctly calculated GPA depending on when they submit.

If 2 GPA's are received, one a high school GPA and the other a college GPA, which one would be used to determine eligibility?"

We will first review the application using the high school GPA to see if the student qualifies for an Entitlement award. If not eligible, then the higher of the two GPAs will be used during the Competitive award cycle.

For GPA calculation purposes, would it be to the student's advantage if the GPA verification was calculated at the end of the semester rather than the beginning?

For some students it would be beneficial to calculate GPAs at the beginning of the term and for others it would be more beneficial at the end. The Commission recommends that schools pick a date to calculate and submit data files and be consistent.

### **Eligibility Criteria**

What if the student is married at the time they apply and then gets a divorce? Do they have to call CSAC to update their information? This affects their eligibility, right?

For Entitlement applicants, appropriate changes submitted for this circumstance would be accepted. However, students should inquire through their school if changes such as this occur. For an ineligible student, corrected SARs will be used to redetermine eligibility.

Are Cal Grants restricted based on the "drug question" on the FAFSA?

No. This is a federal requirement and has no bearing on the Cal Grant program.

What about defaulted loans? Selective Service requirements? Satisfactory Academic Progress? Eligible non-citizen status? How do we determine if the student is Cal Grant eligible?

For all of the specific eligibility criteria listed in the question, the Cal Grant program follows the same guidelines as the federal Pell Grant program. Please note though that Pell eligibility does not guarantee Cal Grant eligibility.

# You stated that the student cannot be incarcerated. Does this mean prior or current incarceration?

The statute refers to current incarceration. If the student is in jail, they are not eligible for a Cal Grant.

At the Cal Grant workshops and in the Cal Grant Manuel Chapter 6, page 4, CSAC states that renewal Cal Grant minimum financial need is COA-EFC-Pell. Why doesn't the need formula for new Cal Grant applicants include Pell? Do we need to subtract Pell Grant too?"

Different need calculations are done for the selection of new recipients and for renewal consideration. For selecting new awards, CSAC uses COA-EFC-Veteran benefits = need. If a person has enough need using this formula, they are offered an award. For renewing an award, the school uses COA-EFC-Pell.

When a school is *paying* a Cal Grant award, new or renewal, the school must always make sure that the student is not over awarded. Therefore, any scholarships, or other financial aid depending on your school's financial aid attribution method, the student has received would always be considered but the student would still be able to remain in the program (without payment) to activate the award perhaps in the next year.

# For students where the school is using their professional judgment (PJ), does CSAC need to know this? When does the school notify you?

For any applicant where the use of professional judgment would not change the student's Cal Grant status, it is not necessary to report the use of PJ to the Commission.

For an un-awarded Entitlement applicant, the school can file the changes to the student's ISIR. CSAC will also accept changes on the Grant Record Change Form for Schools (G-21). For un-awarded Competitive applicants, no application changes, including school PJ changes, are accepted after the award selection.

Also, any time that a school is aware that a Cal Grant participant is financially ineligible for the award we have offered them, the school must notify the Commission.

# **Un-Awarded Students – Notification and Correction Process**

### How can a Cal Grant school change be submitted?

Award recipients are mailed a Recipient Change Form. This form can be used by the student. Schools can go online using WebGrants to do a school change.

# Can students look on-line for their Cal Grant application status? Is that something that is coming?"

We are really hoping to develop a student portal on our website, but development is only in the discussion stage right now, so it might be a while.

### What about students who do an EFC appeal?

We will accept EFC changes for Entitlement applicants, but for Competitive applicants, any changes made after the final ISIR drawdown will not be accepted. This includes changes made though any campus appeal or professional judgment process.

### **Awarded Students – Notifications and Correction Process**

It is confusing on the CAR when students are potentially eligible for either a Cal Grant A or a Cal Grant B. The students think that they can switch between the program types. They need more literature or guidance to make that decision.

When a student is eligible for either a Cal Grant A or a Cal Grant B, he/she is awarded based on the preference of the school they are most likely to attend. We rely on the school to counsel the student on the most advantageous program choice; however, the program benefits are outlined in the New Recipient Manual.

# How do we know if student was selected as a Competitive or an Entitlement Cal Grant recipient?

The Cal Grant ID number displayed on many WebGrants screens will begin with "E" for Entitlement recipients or "C" for Competitive recipients. The cycle ID (E1, E2, C1, or C2) is also a field on the payment roster.

# In the case of a student who is potentially eligible for either a Cal Grant A or a Cal Grant B, can schools switch the award?

For students who meet the eligibility criteria for both Cal Grant A and Cal Grant B, the school preference is the determining factor in determining which type of Cal Grant is initially awarded. Because school preference was already considered, only the student can change their award type.

# If a student is eligible for a Cal Grant A, but they are going to a vocational school, how do they transfer it to a C award?

Cal Grant applicants cannot transfer eligibility to another Cal Grant program. The applicant can, however, ask to be withdrawn from one Cal Grant program to receive consideration for another. The timing for this request is very important because of the limited number of Competitive Cal Grant A, B and C awards.

# If an awarded student makes corrections to their SAR at a later date, doesn't the school make the final determination if they are eligible for the award or not?

Yes. At the time of each Cal Grant payment, the school must certify to the student's eligibility. If corrections, or information obtained during verification, or if the school has any information that shows the student to be ineligible, the school must not pay the student and must report the information to the Student Aid Commission.

### **Letters and Forms**

#### What is a G-10? What is a G-21?

The G-10 is a Grant Record Change Form for Students. This form is used by student to report school changes or demographic changes. A G-21 is a Grant Record Change Form for Schools. The G-21 is used by schools to update student eligibility data elements. The G-21 can be completed on paper or on-line on WebGrants.

### What is a G-12?

A G-12, or Cal Grant Programs Deferment Request Form, is used by students to report to the Student Aid Commission when they are on active military duty. For periods of active military duty of up to five years, a Cal Grant can be held in deferment for activation upon return to civilian life.

### Cal Grant A

### How long can a Cal Grant A award be held on community college reserve?

Up to 3 years; however a written request must be submitted for the third year.

# To be placed on CC reserve, does student simply inform CSAC of their school plans or do they use a leave of absence?

We will automatically put Cal A recipients on community college reserve while they are attending a California Community College. A school change to a community college will place the student into a reserve status. Cal Grant A students attending a community college should not use a leave of absence.

### How does a student activate their award at a fee-charging institution?

When the Commission receives and processes a school change to a fee-charging institution, the grant will be added to the eligible section of the roster at the new school.

### Cal Grant B

### For Cal Grant B, do the top 2% of the students still get both stipend/fees?

Yes the top 2% of Cal Grant B entitlement recipients are awarded both the tuition and access. The phrase top 2% means those Entitlement applicants who are determined to be the most disadvantaged using the same disadvantaged applicant criteria used for the competitive award recipients.

# What if a Cal Grant B recipient attends a community college? Will they get \$1551 for up to four years?

Other than the four year limitation, the Student Aid Commission has no restrictions on how long a student at a community college can receive Cal Grant B benefits. Please be aware that every school is always certifying to the student's eligibility, including meeting their Satisfactory Academic Progress policy. Some students do receive Cal Grant B for four years at a Community College.

### Cal Grant C

# What do you mean when you say that a student does not have to submit a GPA for Cal Grant C? Could they submit only the FAFSA and get an award?

Yes, provided that the Cal Grant C supplemental application is completed. A GPA is not required for Cal Grant C consideration. Please be aware that each person submitting a GPA will get extra points in the Cal Grant C award competition. Since other criteria are considered, some applicants who do not submit a GPA do receive Cal Grant C award offers.

In the past, if a student was awarded a Cal Grant C they would be found ineligible if they reported plans to transfer to a university. Does this rule still apply? If not how long has it not been in effect.

The current policy has been in place for several years. When being paid Cal Grant C benefits, the college is certifying that the student is **currently** enrolled in a vocational course of study. The student's future plans are not considered.

# Does being paid Cal Grant C benefits reduce the student's future potential eligibility?

Yes. Cal Grant recipients can receive no more than the equivalent of four years of Cal Grant payment. All Cal Grant payments (A, B and C) are considered.

If a student had a Cal Grant C and completed the program in Fall, but wants to pursue a BA degree in Spring of the same fiscal year, can the student call CSAC to be considered for Cal Grant A or B for that spring?

No. If a person is paid benefits in any program during an academic year, they cannot receive benefits in another program for that year. To receive consideration for a Cal Grant A or B, the applicant would have to apply for a Cal Grant for the next school year.

If a student has a Cal Grant C and finishes his/her vocational program, can he/she ever be eligible for other Cal Grants later in life to pursue other degrees?

Yes, a student can apply for a subsequent grant up to a maximum of four years of Cal Grant program eligibility.

### **Entitlement Program Questions**

# For the Entitlement Program, corrections to the FAFSA are allowed up until what date?

For Entitlement applicants, application changes will be processed even after the beginning of the school year, but try to submit changes by the end of September.

# For Entitlement consideration, you consider "recent high school graduates." How is this defined?

For each Entitlement award selection, a specific date is used. For 2004/05, students who graduated from high school July 1, 2002 or later receive Entitlement consideration.

# Isn't there an Entitlement program for students transferring from a community college to a 4-year school?

Yes. The Transfer Entitlement program serves these students and also has the same very liberal correction period.

### **Competitive Cal Grant Questions**

#### What is the minimum score required?

There is not any pre-set minimum score. Each year, we score all competitive applicants; the 11,250 applicants with the highest scores receive an award.

# How are you able to accurately review "disadvantaged high school experience" and single parent household for an independent student?

With every high school GPA we receive, the high school code and the student's high school graduation date. From this we can see if the school meets the criteria for a "disadvantaged high school" and if the student attended recently. If we do not receive their high school graduation date, we use age as a proxy. Single parent household information comes from the FAFSA.

# For Competitive Cal Grant B awards, would it ever happen that the student receives both the living stipend (access) and the tuition/fee payment?

Yes. Once selected into the program, Competitive Cal Grant B recipients are treated that same as any Cal Grant recipient. If the student enters as a sophomore (grade level 2) or higher level, they will receive the access grant and a tuition/fee component if they are attending at other than a community college. Community college Cal Grant B recipients always receive only the access component.

# For the Competitive applicants, through what date can they submit application changes?

For Competitive applicants, the Commission will do a "final drawdown" of ISIRs approximately three weeks after the appropriate filing deadline. Any corrections to the applicant's SAR submitted by those dates will be in incorporated into their SAR and therefore will be used when the Competitive award selection starts.

# So, if a student or school submits a correction on the FAFSA prior to the "final drawdown," will it be considered?

Yes. The timing of this final draw down will vary from year to year but it is approximately three weeks after the appropriate deadline.

# If a student applying for a competitive award has filed their FAFSA by March 2nd and is selected for verification do you take into consideration the changes from verification?

For Competitive applicants, the Commission will only be able to drawdown and use those changes submitted before the final drawdown just before the competitive award selection. If any correction puts the student over the minimum financial need amount, they will not be eligible for Cal Grant. If the student is selected, and verification by the school reveals information that makes the student ineligible, the school must report this information whenever it comes to their attention.

### Is CSAC continually checking with FAFSA for PJ adjustments?

The Commission continues to review the ISIR data for un-awarded Entitlement applicants, who filed by the March 2<sup>nd</sup> deadline, through out the year. Corrections for

Competitive applicants are reviewed until the award process is completed. Once a student is awarded a Cal Grant, we rely on the school to notify us of any changes.

# So does that mean any correction that is done on the FAFSA after a competitive student has been awarded is not used?

CSAC will not review these changes. Corrections that will not change the student's status need not be reported to the Commission. Corrections that will make a selected recipient ineligible must be sent to the Commission by the school.

# For Competitive awards, would it be advisable for students to complete FAFSA accurately? For example, to not use income estimates?

Absolutely, since this is a competitive program, and we have more applications than we can award, we do not accept any changes after the final ISIR drawdown. Therefore, it is best if the FAFSA is submitted using the most up-to-date or final financial data.

# Since there are no corrections allowed for Competitive awards, does this mean that students who overstated their income don't have the opportunity to correct it?

That is right. There are no corrections allowed on any Competitive application. But if corrections are made to the ISIR by the September 2 award selection, community college students can compete again for a community college award.

### How do we get notification of the scoring cut-offs for each Cal Grant Program?

These are released each year is a Memo released after the award selection. For 2004/05, the March 2 Competitive scoring cutoff was released in Grant Operations Memo GOM 2004-05 released April 15, 2004. Since the awards are assigned on a competitive basis, the scoring cut-offs cannot be determined until after the competitive applications are scored. We do not know what they will be ahead of time.

### **WebGrants**

### Does the Cal Grant Simulator on WebGrants work for all colleges?

The Simulator works for all schools that participate in the Cal Grant program. The simulator will show the impact of any school change for a new Cal Grant recipient.